Certificate Number: 15317-PAE-DE-035248043

Bankruptcy Case Number: 16-18132



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 8</u>, 2021, at 9:46 o'clock <u>AM PST</u>, <u>Michael F White</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: January 8, 2021 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor